


Approved For Release 2003/06/20 : CIA-RDP84-00780R000300070022-0

TO:		DATE
Colonel White		3 April 1963
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COMPARISON OF COVERAGES FOR MENTAL CONDITIONS (PSYCHIATRIC CARE)

GEHA vs. GHI (Blue Cross-Blue Shield)

IN PATIENT
(HIGH OPTION)

COVERAGE	ASSOCIATION PLAN--GEHA	GHI (BLUE CROSS-BLUE SHIELD)
<u>HOSPITALIZATION</u>	Up to 90 days--up to \$25.00 per day. 80% of daily rate over \$20.00 for semi-private room reimbursable under Major Medical after \$100.00 Deductible satisfied.	Up to 90 days--no limit on daily rate for semi-private room or ward only. In a twelve-month period--up to 80% after \$100.00 Deductible satisfied under Supplemental Benefits.
<u>HOSPITAL EXTRAS</u> Includes but Not limited to: Lab Tests; X-Rays; Therapy; Use of Recovery Room and Treatment Room; Drugs and Medicines; Anesthetics; Intravenous injections and solutions	Up to \$202.50, plus 80% of all over that up to \$5,000.00 maximum. 80% of covered extras beyond this under Major Medical after \$100.00 Deductible satisfied.	All Extras (paid in full in Member Hospitals) (90% in non-Member Hospitals.)
<u>RE-ENTRY</u>	Another 90 day period following one day return to work, even for the same cause in case of employee--90 day wait in case of dependent.	NO RE-ENTRY.
<u>CHOICE OF HOSPITALS</u>	Yes. Any hospital anywhere in the World.	No. Above benefits paid in Member hospitals only. In non-Member hospitals--up to \$12.00 per day Room and Board and up to 90% of the hospital extras are paid.

YES (Out-side USA, Puerto Rico, Canada, and Mexico.)

(continued)

I N P A T I E N T (continued)
(HIGH OPTION)

COVERAGE	ASSOCIATION PLAN--GEHA	GHI (Blue Cross-Blue Shield)
PHYSICIANS' VISITS TO HOSPITAL	Not under Base Plan. 80% of charges after \$100.00 Deductible under Major Medical.	Covered--not to exceed 30 days in any 12 consecutive months.
	<u>O U T P A T I E N T</u> (HIGH OPTION)	
PSYCHIATRIC TREATMENTS (COUCH)	Under Major Medical, after \$100.00 Deductible has been satisfied, limited to 50 visits per year and a maximum payable of \$15.00 per visit. No limitation as to when, during year they are taken (in outpatient section of hospital or in doctor's office).	Under Supplemental Benefits, after \$100.00 Deductible has been satisfied, pays 50% of charges in excess of deductible for treatments, unlimited in number (in outpatient section of hospital or in doctor's office).
HOSPITAL EXTRAS PHYSICIAN'S CONSULTATION " THERAPY PRESCRIPTION DRUGS, " MEDICINES	Under Major Medical, after \$100.00 Deductible has been satisfied, pays 50% of covered extras and supplies.	Under supplemental benefits, after \$100.00 Deductible has been satisfied, pays 50% for covered extras and supplies.
CONVULSIVE OR SHOCK TREATMENT	Under Major Medical, after \$100.00 Deductible has been satisfied, pays 80% of charges in or out of hospital.	Under Supplemental Benefits, after \$100.00 Deductible is satisfied, pays 50% out of hospital--80% in hospital.

* The \$100.00 Deductible, mentioned herein, of course, is met only once each calendar year per covered member, regardless whether resulting from hospitalization, outpatient treatment, etc. or a combination of these.

SENDER WILL CHECK CLASSIFICATION FOR	UNCLASSIFIED	<input checked="" type="checkbox"/>	CONFIDENTIAL	<input type="checkbox"/>	SECRET	<input type="checkbox"/>
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**CENTRAL INTELLIGENCE AGENCY
OFFICIAL ROUTING SLIP**

TO	NAME AND ADDRESS	INITIALS	DATE
1	DD/S 7D26	/s/ W	15 Feb 63
2	D/Personnel 5E13		
3			
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<input checked="" type="checkbox"/>	ACTION	<input type="checkbox"/>	DIRECT REPLY	<input type="checkbox"/>	PREPARE REPLY
	APPROVAL	<input type="checkbox"/>	DISPATCH	<input type="checkbox"/>	RECOMMENDATION
	COMMENT	<input type="checkbox"/>	FILE	<input type="checkbox"/>	RETURN
	CONCURRENCE	<input type="checkbox"/>	INFORMATION	<input type="checkbox"/>	SIGNATURE

Remarks:

(H/w note by LKW)

I imagine we should look at this very carefully before jumping off and perhaps had better prepare an interim reply setting forth the facts.

/s/ LKW

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FROM: NAME, ADDRESS AND PHONE NO.	DATE

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CONFIDENTIAL

63-1214

13 February 1963

MEMORANDUM FOR: Deputy Director/Support

ATTENTION : Director of Personnel

SUBJECT : GEHA Coverage of Psychiatric Treatment

1. I am advised that our present GEHA coverage of psychiatric treatment provides for payment of 50% of one treatment per week for each policyholder. I am advised that Group Hospitalization and Blue Cross provide for payment of 50% of all psychiatric treatment per week, a considerable difference if a patient is required to have two, three or four visits to a psychiatrist each week.

2. I would appreciate it if you would check on this and see if we cannot persuade Mutual of Omaha to match these other more liberal provisions.

Lyman B. Kirkpatrick

Lyman B. Kirkpatrick
Executive Director

Distribution:

Orig - D/Pers

✓ 1 - DD/S Subject


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LEB 14 10 15 AM '63

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TO:		DATE
Colonel White		14 February 1969
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